

WASHINGTON, D.C. – Congresswoman Loretta Sanchez (CA-47) today voted to help Orange County families affordably protect their homes from flooding. The Flood Insurance Reform Priorities Act will extend the National Flood Insurance Program (NFIP) for five years and reform the program by expanding coverage and providing homeowners with more control over their insurance.

“The Santa Ana River presents a significant flood threat to Orange County and other parts of Southern California,” said Rep. Sanchez. “This bill will help ensure that the National Flood Insurance Program works when families in my district need it most.”

More than five million homes and businesses currently rely on the NFIP, which is the primary source of reliable and affordable flood insurance coverage in America. This bill secures the long-term viability of the program by encouraging more homeowners to purchase coverage and eliminating unnecessary premium subsidies.

The Flood Insurance Reform Priorities Act updates the NFIP to meet the needs of the 21st century. It raises maximum coverage limits for the first time since 1994, providing a stronger safety net for families threatened by flooding. The bill also provides families with greater flexibility by allowing them to pay for flood insurance in installments, creating the office of the Flood Insurance Advocate to protect and assist policyholders, and delaying the mandatory requirement to purchase insurance for five years in areas only recently declared as a flood zone.